

Form 192 – aplccmpnrpt

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-30441-SLM
Chapter: 7
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph T. Guarracino
17 Sycamore Court
Westwood, NJ 07675

Yvette L. Guarracino
17 Sycamore Court
Westwood, NJ 07675

Social Security No.:
xxx-xx-7113

xxx-xx-0945

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Stacey L. Meisel on:

DATE: January 21, 2020
TIME: 02:30 PM
LOCATION: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$39,000.00
TOTAL DISBURSEMENTS:	\$39,000.00
BALANCE ON HAND:	\$0.00

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
STEVEN P. KARTZMAN, Trustee

COMMISSION OR FEES
\$4,088.20

EXPENSES
\$0.00

The trustee's application to abandon the following property will be heard and acted upon:

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: December 19, 2019

JAN: rh

Jeanne Naughton
Clerk

United States Bankruptcy Court
District of New JerseyIn re:
Joseph T. Guarracino
Yvette L. Guarracino
DebtorsCase No. 14-30441-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 192Page 1 of 4
Total Noticed: 70

Date Rcvd: Dec 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2019.

db/jdb
aty +Joseph T. Guarracino, Yvette L. Guarracino, 17 Sycamore Court, Westwood, NJ 07675-3523
+Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287

cr American Express, Attn: Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
br Garden State Yacht Sales, 101 Route 35 South and, the Manasquan River,
Point Pleasant Beach, NJ 08742

515092528 +AJ Trucco Inc., 343-344 C. NYC Terminal Market, Bronx, NY 10474-4003
515092527 +Agri Exotic Trading, 700 U.S. Route 46, Clifton, NJ 07013-1501
515336270 +Alliance Shippers, Inc., c/o Ronald Horowitz, Esq., 2561 Moody Blvd, Suite D,
Flager Beach, FL 32136-4424

515130902 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
515092530 +C&J Bros. Produce, 238-241 Row B., NYC Terminal Market, Bronx, NY 10451
515474133 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515092531 +Caine & Weber, 9931 Corporate Campus Drive, Louisville, KY 40223-4035
515092532 +CitiBank NA, Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
515092533 Country Wide Produce, 266B Hunts Point Terminal, Bronx, NY 10474
515092534 +D'Arrigo Bros., 315 NYC Terminal Market, Bronx, NY 10474-4003
515092535 D.M. Rothman Co., Inc., NYC Terminal Market, Row A, Bronx, NY 10474
515092536 E. Armata Fruit & Produce, Stores 111-117 NYC Terminal Market, Bronx, NY 10474
515092538 EZ Pass NY, Neo Financial Systems, P.O. Box 15372, Wilmington, DE 19850-5372
515092537 +Equitable Ascent Financial, LLC, c/o Sklar-Markind, 102 Browning Lane, Building B, Suite 1,
Cherry Hill, NJ 08003-3195

515092539 Fierman Produce Exchange, Stores 247-248 250-257, Bronx, NY 10474
515092540 +Fresh Mushroom Farm, 81 Albert Drive, Clinton, NJ 08809-1277
515092542 +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092578 +Highway Body Works, 8600 Tonelle Ave., North Bergen, NJ 07047-4799
515092579 +Hydro Electric Lift, 1700 Paterson Plank Road, North Bergen, NJ 07047-1910
515092582 +IRS, Holtsville, NY 00544-0001
515092583 Jerry Porricelli Produce, 342 Row C. Hunts Point Co-op, Bronx, NY 10474
515092584 +John Molinelli, Inc., 5080 Landis Ave., Vineland, NJ 08360-9340
515092586 Krisp-Pak, 9 Crows Mill Road, Keasbey, NJ 08832
515092587 +LBD Produce, B226-233 NYC Terminal Market, Bronx, NY 10474-7400
515092588 +Lyndhurst Coat Co., Inc., P.O. Box 414, Wyckoff, NJ 07481-0414
515092589 Morris Okun, Inc., Units 205-220, NYC Terminal Market, Bronx, NY 10474
515092590 +Mr. Sprout, Inc., 401 Hunts Point Terminal, Bronx, NY 10474-7011
515092594 NJ EZ Pass, P.O. Box 1235, Elmsford, NY 10523-0935
515478490 Nathel and Nathel, 357 Row C, NYC Terminal Market, Bronx, NY 10474
515092591 +Nathel and Nathel, Attn: Turner Law Firm, 76 South Orange Ave., Ste. 306,
South Orange, NJ 07079-1923

515092595 +Peerless Insurance, c/o Teller, Levit & Silvertrust, PC, 19 S. Lasalle, Suite 701,
Chicago, IL 60603-1431

515092596 Pinnacle Credit Services, c/o Northland Group Inc., PO Box 990846, Minneapolis, MN 55439
515092597 +Pinto Service, 95 Route 46 West, Lodi, NJ 07644-3619
515092599 +Rentalift, 48 Alabama Ave., Paterson, NJ 07503-2107
515092602 +Rober J. Zak, CPA, 75 Essex Street, Ste. 210, Hackensack, NJ 07601-4035
515092605 +S&S Refrigeration, 733 Communipaw Ave., Jersey City, NJ 07304-1707
515092608 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation,
Federal Offset Program, PO Box 283, Trenton, NJ 08695)

515092606 +Smart Auto & Truck Center, 777-779 Fairview Ave., Fairview, NJ 07022-1508
515092607 +Speed Fuel Corp., 344 East State Hwy. 4, Paramus, NJ 07652-5105
515092609 +State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
515092611 +TD Bank, c/o NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
517116047 +TD Bank, N.A., Attn: Richard J. Tracy, III, 30 Montgomery St., Ste. 1205,
Jersey City, NJ 07302-3835

515092612 The Alphas Co., 223-225 Row B. Hunts Point Terminal, Market, Bronx, NY 10474
515092613 +To-Jo Mushrooms, P.O. Box 687, Avondale, PA 19311-0687
515092614 +U.S. Department of Education, c/o ConServe, PO Box 457, Fairport, NY 14450-0457
515092615 +United Water NJ, c/o Penn Credit, 916 S. 14th St., Harrisburg, PA 17104-3425
515092617 +VCMR LLC Truck Service, 6 Bower St., Linden, NJ 07036-2614
515092618 +Waste Management, P.O. Box 13648, Philadelphia, PA 19101-3648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 20 2019 00:41:54 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Dec 20 2019 00:41:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235app +E-mail/Text: atkinsappraisal@aol.com Dec 20 2019 00:41:25 A Atkins Appraisal Corporation,
122 Clinton Road, Fairfield, NJ 07004-2900app +E-mail/Text: atkinsappraisal@aol.com Dec 20 2019 00:41:25 A. Atkins Appraisal Corp.,
122 Clinton Road, Fairfield, NJ 07004-2900

District/off: 0312-2

User: admin
Form ID: 192

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Total Noticed: 70

Date Rcvd: Dec 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

auc +E-mail/Text: msklar@ajwillnerauctions.com Dec 20 2019 00:41:48 A.J. Willner & Co., Inc,
PO Box 1012, Springfield, NJ 07081-5012
cr +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2019 00:38:29 Synchrony Bank,
c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
515092529 E-mail/Text: robynL@alliance.com Dec 20 2019 00:40:48 Alliance Shippers, Inc.,
516 Sylvan Avenue, Englewood Cliffs, NJ 07632
515427445 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 20 2019 00:50:42
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
Oklahoma City, OK 73124-8848
515308994 +E-mail/Text: bankruptcy@cavps.com Dec 20 2019 00:42:12 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515092541 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 20 2019 00:41:50 GE Money/QVC/Midland Funding,
c/o Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515092581 +E-mail/Text: cio.bncmail@irs.gov Dec 20 2019 00:41:08 Internal Revenue Service,
1 Kalisa way, Paramus, NJ 07652-3511
515092585 E-mail/Text: CBCSmail@CBCSNational.com Dec 20 2019 00:41:53 Kohl's Department Stores Inc.,
c/o CBCS, PO Box 69, Columbus, OH 43216
515092592 +E-mail/Text: bkrpt@retrievalmasters.com Dec 20 2019 00:41:50 NJ EZ Pass,
c/o Retrieval-Masters Creditors Bureau, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-1615
515092598 +E-mail/Text: Harris@ebn.phinsolutions.com Dec 20 2019 00:42:52 PSE&G,
c/o Harris & Harris, Ltd., 111 West Jackson Blvd., Suite 400, Chicago, IL 60604-4135
515092601 +E-mail/Text: bkrpt@retrievalmasters.com Dec 20 2019 00:41:50
Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-1615
515296598 E-mail/PDF: gecsed@recoverycorp.com Dec 20 2019 00:38:32 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515092610 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Dec 20 2019 00:37:35 T-Mobile,
PO Box 629025, El Dorado Hills, CA 95762
515330048 E-mail/Text: bankruptcy@td.com Dec 20 2019 00:41:56 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Mellinger Sanders & Kartzman, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
cr* +Lyndhurst Coat Co., Inc., PO Box 414, Wyckoff, NJ 07481-0414
515448427* AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515092543* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092544* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092545* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092546* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092547* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092548* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092549* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092550* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092551* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092552* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
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515092559* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092560* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092561* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092562* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092563* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092564* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092565* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092566* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092567* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092568* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092569* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092570* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092571* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092572* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092573* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092574* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092575* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092576* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092577* +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092580* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515092593* +NJ EZ Pass, c/o Retrieval-Masters Creditors Bureau, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-1615
515092604* +Ronald Horowitz, Esq., 2561 Moody Blvd., Suite D, Flagler Beach, FL 32136-4424

District/off: 0312-2

User: admin
Form ID: 192

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Total Noticed: 70

Date Rcvd: Dec 19, 2019

***** BYPASSED RECIPIENTS (continued) *****
515816965* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
515092616* +United Water NJ, c/o Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
auc ##+A.J. Willner Auctions, PO Box 1012, Springfield, NJ 07081-5012
515092526 ##+Accounts Receivable Management, Inc., PO Box 129, Thorofare, NJ 08086-0129
515092600 ##+Residential Credit Solutions, Inc., P.O. Box 163349, Fort Worth, TX 76161-3349
515092603 ##+Ronald Horowitz, Esq., 2561 Moody Blvd. Suite D, Flagler Beach, FL 32136-4424
TOTALS: 0, * 43, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 19, 2019 at the address(es) listed below:

Alla Kachan on behalf of Joint Debtor Yvette L. Guarracino alla@kachanlaw.com
Alla Kachan on behalf of Debtor Joseph T. Guarracino alla@kachanlaw.com
Alla Kachan on behalf of Defendant Joseph T. Guarracino alla@kachanlaw.com
Andrew R. Turner on behalf of Plaintiff Nathel & Nathel courts@turnerlaw.net
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Dipesh Patel on behalf of Debtor Joseph T. Guarracino dipesh.patel@saul.com
Dipesh Patel on behalf of Joint Debtor Yvette L. Guarracino dipesh.patel@saul.com
Dipesh Patel on behalf of Plaintiff Yvette L. Guarracino dipesh.patel@saul.com
Dipesh Patel on behalf of Plaintiff Joseph T. Guarracino dipesh.patel@saul.com
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
Joseph R Zapata, Jr. on behalf of Attorney Mellinger, Sanders & Kartzman, LLC
jzapata@msklaw.net
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWBMS 2007-18) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Mina M Beshara on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 mbeshara@hinshawlaw.com
Nicole Alison Corona on behalf of Trustee Steven P. Kartzman ncorona@msklaw.net
Ronald Horowitz on behalf of Creditor Alliance Shippers Inc., rhorowitz@alliance.com
Ronald Horowitz on behalf of Defendant Alliance Shippers, Inc., rhorowitz@alliance.com
Ronald Horowitz on behalf of Non Compliance Ronald Horowitz, rhorowitz@alliance.com
Ronald Horowitz on behalf of Plaintiff Alliance Shippers, Inc., rhorowitz@alliance.com
Stephen B. Ravin on behalf of Joint Debtor Yvette L. Guarracino sravin@saul.com,
jgillman@saul.com
Stephen B. Ravin on behalf of Plaintiff Yvette L. Guarracino sravin@saul.com, jgillman@saul.com
Stephen B. Ravin on behalf of Debtor Joseph T. Guarracino sravin@saul.com, jgillman@saul.com
Stephen B. Ravin on behalf of Plaintiff Joseph T. Guarracino sravin@saul.com, jgillman@saul.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net; njl6@ecfcbis.com; jloewenstein@msklaw.net

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Form ID: 192

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Total Noticed: 70

Date Rcvd: Dec 19, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven P. Kartzman on behalf of Attorney Mellinger, Sanders & Kartzman, LLC
kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net

TOTAL: 26